CLAIMS

What is claimed is:

1.   A method of linking a web based account to a phone based account over the world wide web (WWW), the method comprising:

    receiving a connection request from a first computer on a second computer, the connection request formatted as a uniform resource locator (URL), the URL further specifying a linking code and a return location, the linking code corresponding to an identifier provided by a third computer to the first computer and identifying the web based account on the third computer;

    responsive to one or more messages between the first computer and the second computer, identifying the phone based account; and

    storing the linking code in the phone based account as a cookie.

2.   The method of claim 1, wherein the return location comprises a URL, the method further comprising sending a message from the second computer to the first computer, the message instructing the first computer to send a connection request to a computer identified by the URL in the return location.

3.   The method of claim 1, wherein the method occurs entirely in response to a single action.

4.   The method of claim 3, wherein the single action comprises a mouse click.

5.   The method of claim 1, wherein the first computer comprises a computer operated by an individual and the second computer operated by a legal entity that supports access to the phone based account for the individual via a telephone interface.

6.   The method of claim 1, wherein the second computer and third computer are operated by different legal entities.

1   7.   The method of claim 1, wherein the URL formatted in the connection request

2   further includes a wallet indicator, the wallet indicator provided by the third computer and

3   indicating that the third computer will share commerce related information relating to the

4   web account with the second computer.

1   8.   The method of claim 1, wherein the return location comprises a URL and the

2   cookie is stored in the phone based account with a predetermined name, the value of the

3   linking code and the domain of the return location.

1   9.   A method of accessing a web based account over a telephone interface using

2   telephone identifying information and a first computer, the method comprising:

3   identifying a phone account using the first computer and the telephone identifying

4   information;

5   selecting a state associated with the phone account using the first computer, the

6   state comprising a plurality of cookies; and

7   automatically providing a subset of the plurality of cookies to the application using

8   the first computer, the providing responsive to receiving a request over the

9   telephone interface to initiate an application on a second computer, wherein the

10   subset of the plurality of cookies includes at least one cookie including a

11   linking code, the linking code identifying a web account to the second

12   computer.

1   10.   The method of claim 9, wherein the automatically providing occurs over a

2   communication channel encrypted according to one or more of a secure sockets layer

3   (SSL) protocol and a transport layer security (TLS) protocol.

1   11.   The method of claim 9, further comprising automatically removing the at least one

2   cookie including the linking code from the plurality of cookies after the automatically

3   providing.

1   12.   The method of claim 9, wherein responsive to receiving the at least one cookie

2   including the linking code, the application capable of accessing information associated

3   with the related web account.

1   13.   The method of claim 9, wherein subsequent to receiving the at least one cookie

2   including the linking code, the application receives a string, the string corresponding to

3   single key DTMF sequence of a password for the related web account, and wherein the

4   application capable of accessing information associated with the related web account using

5   the string.

1   14.   An apparatus for linking a web based account to a phone based account over the

2   world wide web (WWW), the apparatus comprising:

3   means for receiving a connection request from a first computer, the connection

4   request formatted as a uniform resource locator (URL), the URL further

5   specifying a linking code and a return location, the linking code corresponding

6   to an identifier provided by a third computer to the first computer and

7   identifying the web based account on the third computer;

8   means for communicating with the first computer to identify the phone based

9   account; and

10   means for storing the linking code in the phone based account as a cookie.

1   15.   A method of obtaining a customer information over a telephone interface using

2   telephone identifying information and a first computer, the method comprising:

3   identifying a phone account using the first computer and the telephone identifying

4   information;

5   selecting a state associated with the phone account using the first computer, the

6   state comprising a plurality of cookies;

7   selecting at least one of the plurality of cookies comprising a wallet indicator, the

8   wallet indicator comprising an URL for obtaining customer information from a

9   second computer; and

10   using the URL to obtain the customer information from the second computer.

1   16.   The method of claim 15, wherein responsive to the using, a predetermined amount

2   is paid by the operator of the first computer to the operator of the second computer.

1   17.   The method of claim 15, wherein there is at least one of the plurality of cookies

2   comprising a linking code and wherein the using further comprises sending a hypertext

3   transfer protocol (HTTP) request to the URL that includes the linking code and receiving

4   back the customer information.